

Fill in this information to identify the case:

Debtor 1 Joseph M. Ragona

Debtor 2 Kathleen Ragona
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 18-03141 HWV**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: PENNYMAC LOAN SERVICES, LLC

Court claim no. (if known): 28

Last 4 digits of any number you use to identify the debtor's account: 7192

Property address:

382 Old River Road
Thornhurst, PA 18424**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage Payment**

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2023

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Michael Farrington

Date 11/07/2023

Michael Farrington
07 Nov 2023, 14:05:02, EST

KML Law Group, P.C.
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Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Kathleen Ragona aka Kathleen
Malec**

**Joseph M. Ragona III
Debtor(s)**

**PENNYMAC LOAN SERVICES, LLC
Movant**

vs.

**Kathleen Ragona aka Kathleen Malec
Joseph M. Ragona III
Debtor(s)**

**Jack N. Zaharopoulos,
Trustee**

BK NO. 18-03141 HWV

Chapter 13

Related to Claim No. 28

**CERTIFICATE OF SERVICE
RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I, Michael P. Farrington of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on November 9, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)
Kathleen Ragona aka Kathleen Malec
382 Old River Road
Thornhurst, PA 18424

Joseph M. Ragona III
382 Old River Road
Thornhurst, PA 18424

Attorney for Debtor(s) (via ECF)
Carol Weiss Baltimore, Esq.
480 Pierce Street, Suite 105
Kingston, PA 18704

Trustee (via ECF)
Jack N. Zaharopoulos
8125 Adams Drive
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail.

Dated: November 9, 2023

/s/ Michael P. Farrington
Michael P. Farrington, Esq.
Attorney I.D. 329636
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
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